

INDIVIDUAL  
MEDICARE SUPPLEMENT COVERAGE

Sold in New Jersey  
By

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY

Telephone: 1-877-825-9337

PLAN INFORMATION				MEDICARE PART A HOSPITAL COSTS				MEDICARE PART A SKILLED NURS. FACILITY (SNF) COSTS			MEDICARE PART B MEDICAL COSTS (DRS., OUTPATIENT, ETC.)			OTHER				
				PLAN PAYS				PLAN PAYS			PLAN PAYS			PLAN PAYS				
PLAN	MONTHLY PREMIUM AT AGE 65 (INCREASES WITH AGE)	COMPANY MAY DENY COVERAGE FOR MEDICAL REASONS	PRE-EX. MEDICAL CONDITION WAITING PERIOD	\$952 DEDUCT. (2006)	\$238 COPAY FOR DAYS 61-90 (2006)	\$476 COPAY FOR DAYS 91-150 (2006)	AFTER DAY 150 FOR ADDITIONAL 365 DAYS IN A LIFETIME	\$119 COPAY FOR DAYS 21-100 (2006)	100 DAYS WHEN MEDICARE STOPS PAYING	COSTS IN A SNF NOT APPROVED BY MEDICARE	\$124 ANNUAL DEDUCT. (2006)	20% OF MEDICARE ALLOWED AMOUNT	COSTS THAT EXCEED ALLOWED AMOUNT	PARTS A & B BLOOD DEDUCTIBLE	FOREIGN TRAVEL EMERGENCY	AT-HOME RECOVERY	PREVENTIVE MEDICAL CARE	
A	FNS 75.43 FS 83.84 MNS 86.79 MS 98.41	Yes**	None		Yes	Yes	Yes					Yes		Yes				
B	FNS 90.60 FS 100.75 MNS 104.30 MS 115.83	Yes**	None	Yes	Yes	Yes	Yes					Yes		Yes				
C	FNS 109.68 FS 121.90 MNS 126.15 MS 140.19	Yes**	None	Yes	Yes	Yes	Yes	Yes			Yes	Yes		Yes	Yes			
D	FNS 90.77 FS 100.92 MNS 104.47 MS 116.09	Yes**	None	Yes	Yes	Yes	Yes	Yes				Yes		Yes	Yes	Yes		
E	FNS 91.38 FS 101.44 MNS 104.99 MS 116.70	Yes**	None	Yes	Yes	Yes	Yes	Yes				Yes		Yes	Yes		Yes	
F	FNS 113.06 FS 125.63 MNS 129.96 MS 144.44	Yes**	None	Yes	Yes	Yes	Yes	Yes			Yes	Yes	100%	Yes	Yes			
*F (with a \$1790 deductible)	FNS 44.48 FS 49.42 MNS 51.15 MS 56.86	Yes**	None	Yes	Yes	Yes	Yes	Yes			Yes	Yes	100%	Yes	Yes			
G	FNS 93.20 FS 103.52 MNS 107.16 MS 118.13	Yes**	None	Yes	Yes	Yes	Yes	Yes				Yes	80%	Yes	Yes	Yes		

FNS = FEMALE NON-SMOKER    FS = FEMALE SMOKER    MNS = MALE NON-SMOKER    MS = MALE SMOKER  
NON-SMOKER RATES APPLY TO APPLICATIONS SUBMITTED DURING THE 6-MONTH OPEN ENROLLMENT PERIOD.

\* POLICYHOLDERS ARE RESPONSIBLE FOR PAYMENT OF EXPENSES UP TO THE DEDUCTIBLE. THE POLICY WILL PAY COVERED EXPENSES ONCE THE DEDUCTIBLE IS MET.  
A SEPARATE DEDUCTIBLE APPLIES TO THE FOREIGN TRAVEL EMERGENCY BENEFIT.

\*\* SOME APPLICANTS MAY NOT BE ABLE TO PURCHASE THIS PLAN AFTER THE OPEN ENROLLMENT PERIOD. (See Guide to Health Insurance for People with Medicare.)

(This information may also be found on our web site at [www.state.nj.us/health/senior/ship.shtml](http://www.state.nj.us/health/senior/ship.shtml))

STATE OF NEW JERSEY  
STATE HEALTH INSURANCE  
ASSISTANCE PROGRAM  
S.H.I.P.  
DEPT. OF HEALTH & SR. SERVICES  
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